

IN THE CLAIMS:

Please cancel claim 7, without prejudice.

Please amend claims 1, 14, 17, 18, 20 and 21, as follows:

- Sub B1 > 1. (Amended) A processing system for processing a secure purchase order between a purchaser and a merchant across a public network, the processing system comprising:
- a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier for identifying a particular purchaser, payment data for effecting payment of purchased goods or services, and delivery data associated with said purchaser identifier, said delivery data including at least one delivery address of said purchaser for fulfillment of the purchase order;
 - a disabler for monitoring the status of the purchaser account information;
 - a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier;
- wherein, in response to receipt of the purchase order including the purchaser identifier, the processor retrieves the payment data and the delivery data from the purchaser account database corresponding to the purchaser identifier, transmits the delivery data to the merchant to fulfill the purchase order, and uses the payment data to pay for the purchased goods or services without exposing the payment data to the merchant; and
- wherein, in response to a monitored change in the delivery data associated with a particular purchaser identifier, the disabler disables the purchaser identifier such that no purchases can be made using that purchaser identifier.

- Sub B2 > 14. (Amended) A transaction processing service for facilitating the processing of a secure purchase order between a purchaser and a merchant across a public network, the processing service comprising:
- a processing system, including:
 - a purchaser account database for storing therein purchaser account information for each purchaser, the purchaser account information including at least a purchaser identifier for identifying a particular purchaser, payment data for effectuating payment of the

purchase order, and delivery data associated with said purchaser identifier and containing a delivery address of said purchaser for fulfillment of the purchase order;

a disabler for monitoring the status of the purchaser account database and disabling the purchaser identifier in response to a monitored change in the purchaser account information; and

a processor for receiving the purchase order from said public network, said purchase order including said purchaser identifier;

wherein the processor retrieves the delivery data and payment data associated with the purchaser identifier from the purchaser account database and transmits said delivery data associated with the purchaser identifier to be communicated to said merchant and effectuates payment for the purchase order without exposing the payment data to the merchant.

17. (Amended) A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

storing purchaser account information which includes at least payment data for paying for purchased goods and delivery data for delivery of the purchased goods to the purchaser;

issuing a purchaser identifier to a purchaser for use in purchasing goods from a merchant;

disabling the purchaser identifier in response to any change in the purchaser account information or if the purchaser account information is accessed by an unauthorized user;

receiving a purchase order to purchase a product wherein the purchase order includes the purchaser identifier;

retrieving the delivery data and payment data associated with the received purchaser identifier;

effectuating payment for the purchased product using the payment data without exposing the payment data to the merchant; and

communicating only the delivery data for the purchaser identified by the purchaser identifier to the merchant.

18. (Amended) The method of claim 17, wherein the method further comprises prior to the step of effectuating payment

determining whether the identified purchaser can pay for the purchased product;
and

if said purchaser is not capable of paying, canceling the purchase order.

20. (Amended) A method of facilitating secure transactions between purchasers and merchants across a public network, comprising the steps of:

at a purchaser system having access to a merchant store system:

selecting a product offered for sale by the merchant, the product being associated with a product identifier;

transmitting a purchaser identifier from the purchaser system to the merchant store system;

at the merchant store system:

receiving the purchaser identifier;

generating a purchase order for the selected product that includes the purchaser identifier; and

communicating the purchase order to the processing system; and

at the processing system:

processing the purchase order to retrieve delivery data and payment data associated with the purchaser identifier;

effectuating payment for the selected product without exposing the payment data to the merchant; and

communicating the delivery data corresponding to the purchaser identifier to the merchant.

21. (Amended) The method of claim 20, wherein said purchaser is not given an opportunity to change said delivery data.

Please add the following new claims:

22. (New) A purchasing system for facilitating secure electronic transactions between a consumer and a merchant, wherein a secure consumer account is stored on the purchasing system and the account includes consumer payment information and at least one delivery address for delivering purchased items; the purchasing system comprising:

- a communication connection to a merchant system via a network;
- a server system operative with programming to:
 - receive a request for payment from the merchant system in response to an order placed by the consumer with the merchant to purchase items, wherein the request for payment includes a unique consumer identifier which is associated with the secure consumer account;
 - retrieve the consumer payment information from the consumer account associated with the unique consumer identifier and effectuate payment for the order to the merchant;
 - retrieve the delivery address from the consumer account associated with the unique consumer identifier and transmit the delivery address to the merchant computer for delivery of the purchased item; and

wherein once the secure consumer account is established by the consumer and the unique consumer identifier is assigned to the consumer account, the at least one delivery address associated with the unique consumer identifier cannot be changed without causing the unique consumer identifier to be disabled.

23. (New) The system of claim 22, wherein if the delivery address is changed and the unique consumer identifier is disabled, the consumer must be issued a new unique consumer identifier prior to making a purchase using the secure consumer account stored on the purchasing system.

24. (New) The system of claim 22, wherein only a single delivery address is stored in the secure consumer account, such that purchased items can only be delivered to the single delivery address.